

## WHAT CAN I LEASE?

TEAM Equipment Leasing, Inc. can help you acquire a turnkey **CounterPoint System**, including hardware, software, installation and training. With this flexibility you can afford the technology you need while maximizing cash flow.

## HOW TO GET STARTED

### 1. Complete the 1 page application.

Applications can be faxed or emailed to our credit department and are usually processed in 1 day. You may fill out the back of this brochure and fax it back to 512-258-2322, or visit our web site at <http://www.teamleasing.com> to apply online.

**2. Return Lease Documents.** Once we have a complete equipment list, to include installation, training, any shipping, we will send you lease documents via email or overnight delivery service. Upon signing we will issue your vendor purchase orders and pay any cash deposits you have authorized to be released.

**3. Verify Delivery.** Once your equipment has been delivered and installed, we will call you to confirm release of the vendor's final payment. Your monthly payment will normally begin 30- days from the day we release these funds to the vendors. Your vendors will provide all services and warranties for your equipment.

## APPLY NOW

For pre-qualification up to \$75,000 fax this completed form to 512-258-2322.

Company Name/DBA:

Address:

Phone:

Contact:

Amount Requested:

Date of Purchase:

Please send me information about our 6-month Deferred Program!



*"Your Partner in Business"*

### TEAM Equipment Leasing, Inc.

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## TEAM Equipment Leasing, Inc.

TURNKEY LEASE  
FINANCING FOR THE  
RETAIL INDUSTRY

*"Supporting the growth of your business!"*



## WHY INVEST IN A NEW POS SYSTEM?

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Retailers, many of which suffered from disappointing sales during 2002, are looking at **new technology** to provide them with real-time information about buying trends and customer preferences.

Point of Sale systems offer a wide selection of features to **improve control** of your business and save time spent on inventory, purchasing and accounting.

The right POS system **pays for itself** many times over. **Real cash** comes from accurate merchandise management such as, improved margins, increased sales, tracking inventory. **Real losses** are cut from **operational improvements**. Many retailers see the **benefits** of their system by adding 8-15% to their bottom line

As a rule of thumb, we suggest that you look at your **investment** in business software as a percentage of your monthly expenses.

For software that will dictate the **efficiency** of every employee in your company for years to come one should **not cut corners**. Instead you should focus on **multiplying your volume** and profits by maximizing your existing resources.

Over 90% of Fortune 500 companies lease equipment despite their **strong cash positions**. Why? Because, they know that the average company earns 12% on every dollar of **working capital** retained in the business — so while cash should be used to increase sales, equipment is best **financed** through leasing companies.

## THE BENEFITS OF LEASING

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If you compare lease interest rates with those for conventional financing, leasing may appear to be a more expensive option. But when you take into account the following benefits, you'll see that in most cases, leasing helps you make or save money:

**LEASED EQUIPMENT PAYS FOR ITSELF.** A lease enables you to pay for equipment with the profits or savings it generates. Remember, it's the use of the equipment - not the ownership - that generates profits!

**LEASING IMPROVES YOUR COMPANY'S CASH FLOW** by letting you obtain valuable business tools immediately and still preserve your working capital. Most leases offer 100% financing with no down payment; others furnish extended terms (up to 60 months) where bank loans are usually capped at 24 to 36 months. The longer the term, the lower the payments.

### AVOID PAYMENT IN ADVANCE

Leasing equipment is like hiring employees. You pay employees a monthly wage for work produced during a given month. Leasing provides the same option by letting you pay for the use of a product as it produces - over time. Paying cash for equipment that will be used for years is like paying an employee for years of service - in advance.

**LEASING SIMPLIFIES BUDGETING.** With a known, fixed payment for the term of a lease, budget figures are easier to project. Leasing also eases budget and administrative constraints and avoids loan covenant restrictions.

## WHY TEAM?

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**Reputation-** The staff at TEAM Equipment Leasing, Inc. staff has been providing creative leasing solutions area for over 15 years. Over 90% of our business is generated by direct referrals from current customers.

**Flexibility-** Our customer's range from Sole Proprietors to Fortune 1000 companies. We have innovative programs that fit a wide range of financial requirements.

**Expertise-** TEAM Leasing is a one-stop shop for your all of your leasing needs. From heavy equipment to software only leasing, we have the knowledge and resources to structure almost any transaction.

- ◆ Application only to \$75,000
- ◆ Terms from 12- 60 months
- ◆ New businesses accepted
- ◆ Deferred payments available
- ◆ Simple add-on / upgrade process

Now you can enjoy the benefits of your new CounterPoint System...

**6 months Deferred!**

**Before your regular lease payments begin!**

Call us today to discuss your business needs  
888-457-6700